

Disclosure statement

Name:

Farmers' Mutual Group
also trading as FMG

Address:

Farmers' Mutual House,
55 The Square
PO Box 1943
Palmerston North 4440

Telephone number:

0800 366 466 or (06) 356 9456

Email address:

contact@fmg.co.nz

This Disclosure Statement was prepared on 1 July 2011.

It is important that you read this information

This information is important and will help you decide which financial adviser to choose.

How is FMG regulated?

FMG is a Qualifying Financial Entity (QFE). This means that FMG takes responsibility for the financial adviser services provided by its QFE advisers (employees and Life Risk Advisers).

As a QFE, FMG is licensed and regulated by the Financial Markets Authority (FMA) for its financial adviser services. You can obtain information about financial advisers from the FMA and can report information about FMG or its QFE advisers by contacting the FMA at:

Street Address: Level 8, Unisys House, 56 The Terrace, Wellington
Postal Address: PO Box 1179, Wellington, 6140
Telephone number: 04 472 9830

You can check FMG's QFE status and whether other entities are a member of FMG's QFE Group on the Financial Service Providers Register at www.fspr.govt.nz.

What products and services does FMG provide?

FMG underwrites and distributes its own general insurance and disability products through its QFE advisers. To the extent that FMG does not underwrite certain products, it has arrangements in place to offer products from other insurers.

Through its Life Risk Advisers, FMG distributes risk-based life insurance products underwritten by either Fidelity Life Assurance Company Limited or the National Mutual Life Association of Australasia Limited (AXA) and medical insurance products underwritten by Southern Cross Medical Care Society.

What should you do if something goes wrong?

If you have a problem, concern or complaint about any part of FMG's services, please tell us about it so we can try to fix the problem. FMG has an internal complaints process that you can access by telephone, in person or in writing at the contact details above. FMG will review your concern and will either resolve the matter or provide you with a progress update within 10 working days.

If we cannot agree on how to resolve the matter, you can contact the Insurance & Savings Ombudsman Scheme. This service will cost you nothing and will help us resolve any disagreements. The contact details are:

Address: PO Box 10-845, Wellington, 6143
Telephone number: 0800 888 202 or (04) 499 7612
Email address: info@iombudsman.org.nz

We're easy to contact

Call us on
0800 366 466

Write to us at
**PO Box 1943
Palmerston North 4440**

Email us
contact@fmg.co.nz

Visit our website
www.fmg.co.nz